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Nguyen with the win: UTC student earns national championship in T.E.A.M. University Challenge

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UTC sophomore Vu Nguyen, with UC Foundation and Robert L. Maclellan Associate Professor of Finance Hunter Holzauer, displays his T.E.A.M. University Challenge trophy. Photo by Angela Foster.

Vu Nguyen isn't one to seek the spotlight. But when the final scores were tallied in a national financial planning competition, the University of Tennessee at Chattanooga sophomore found his name at the very top.

Nguyen's investment portfolio finished first among more than 600 students from 14 universities in the 2025 T.E.A.M. University Challenge, hosted by The E-Valuator Asset Management.

A management major in the Gary W. Rollins College of Business and a lead analyst with the SMILE Fund (Student Managed Investment Learning Experience), Nguyen said discipline, preparation and a steady strategy set him apart.

His SMILE Fund teammate, senior finance major Chandler Mason, also placed among the nation's best, finishing eighth overall.

The T.E.A.M. University Challenge tasks students with creating a \$100,000 investment portfolio for a hypothetical client using mutual funds and exchange-

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traded funds. Portfolios are scored on performance, risk management and expense ratios.

The competition began in 2014 “as a way to give back to the young financial planning community,” explained Collin J. Miller, president of The E-Valuator, LLC. “We host this event each fall semester, which can be a great learning opportunity for students since the fall is typically a volatile time of the year for the stock market.”

Dr. Hunter Holzhauser, UC Foundation and Robert L. Maclellan associate professor of finance and director of the SMILE Fund, said UTC's results were the strongest in program history.

“We've been in this competition for at least five years, and this was our best year,” Holzhauser said. “Vu is a phenomenal kid. He is so quiet. He's so humble. I don't know if he'd have gotten the recognition he deserved if it wasn't for opportunities like this where it makes it more than obvious that he's one of our top students.”

Nguyen said his approach was simple: stay steady when others chased the market.

“One of the reasons I won the competition was having a global worldview rather than a

solely U.S.-based one,” he explained, “and I followed that guidance before executing and locking in the trades to participate in the tournament.



"I put 40% in gold and the rest in a variety in Asia. I believe in emerging markets; that's why I invested in companies in Asia."

He said he knew all along he was taking an unconventional path.

"Everybody's strategy is trying to follow the crowd," Nguyen said. "I'm the black sheep."

Each student participant in the T.E.A.M. Challenge received access to The E-Valuator software, which allowed them to analyze more than 32,000 mutual fund and ETF (exchange-traded fund) holdings through Morningstar data.

Nguyen said his analytical skills, sharpened during his time in the SMILE Fund, gave him an edge.

"I used my own strategy, the analyst skills that are being taught by Dr. H and skills I learned from different SMILE Fund members," he said. "That's how I achieved this trophy."

Nguyen built his client portfolio using the case study of a first-time investor seeking long-term, low-volatility growth. Students were graded on a mix of three-year, one-year, and three-month performance metrics, along with standard deviation and expense ratios.

SMILE Fund Program Manager Hunter Carroll said Nguyen's work ethic was exceptional from the start.

"Vu joined the SMILE Fund in the spring of 2025," Carroll recalled, "and he immediately hit the ground running and wrote fantastic research on Taiwan Semiconductor Manufacturing Company (TSMC). Not only did his research impress, but his work ethic was also equally impressive.

"It was clear early on that Vu has a passion for investments. I look forward to Vu's contributions during his remaining time in the SMILE Fund."

Nguyen's T.E.A.M. research on TSMC, a global supplier of chips for NVIDIA, Apple and other tech giants, earned high praise.

"He took it on and did phenomenal research," Holzhauer said. "It's always fun as a professor to realize you've got a diamond in the rough."

Holzhauer said Nguyen's humility and dedication stand out most.

"He's not going to be bragging on himself," Holzhauer said. "He's just going to do things the right way and let it show, and he's clearly starting to stand out."

"It's great for a student like him who's humble and hardworking. He's one of those students who makes all of us proud."

Nguyen, who graduated from Cleveland (Tennessee) High School in 2024 and attended Cleveland State Community College through dual enrollment, said he chose UTC for its business program.

"When I first visited the school, I saw the College of Business building and the stock market exchange near the front entrance," he recalled. "I was like, 'This is where I have to be. This is home.'"

Looking ahead, Nguyen hopes to keep competing, learning and building toward a career in finance.

"I plan to compete in as many national tournaments as I can because that's going to present not just the SMILE Fund but also the school," he said. "I would love to be on Wall Street, be a hedge fund manager or own a hedge fund someday."

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Vu Nguyen is a management major in the Gary W. Rollins College of Business and a lead analyst with the SMILE Fund.

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